

PEBB *Perspective* . . .

Washington State
Health Care Authority
Public Employees Benefits Board

For more information about your PEBB benefits

In addition to this newsletter, you can find more information about your PEBB benefits online anytime at www.pebb.hca.wa.gov.

Washington State
Health Care Authority
Steve Hill,
Administrator

Public Employees
Benefits Board
1-800-200-1004
360-412-4200
www.pebb.hca.wa.gov

Know your health risks— take a health risk assessment

Washington Wellness, the state wellness program established by Governor Gregoire in 2006, encourages you and your dependents to take an online health risk assessment (HRA) through the Washington Wellness Web site at www.wellness.wa.gov.

What is an HRA?

An HRA is a survey that asks questions about your health, including diet and physical activity habits and previous health screenings you've had. It takes about 20-30 minutes to complete.

The survey gives you an immediate individualized report about your health and health risks; affirming what you are doing well and making recommendations on how you can lower your health risks.

Some plans' HRA feedback includes reminders about preventive care services available through your health plan coverage.

Your information is confidential

The information you provide in the health risk assessment remains with your health plan. Similar to your other medical information, federal laws require your health plan to keep your personal health information confidential.

Help create a healthier work site

As an employer, the state will only see a broad picture of employees' health as a group, assuring that individuals' information stays anonymous. This information will show what the major health risks are in your agency. Your agency can use this information to improve the health risks (such as lack of physical activity) for the whole employee group.



Even if you are healthy, taking an HRA will help Washington Wellness develop policies and programs to assist all employees who choose to reduce their health risks and improve health status.

To take your
online health risk
assessment, go to
www.wellness.wa.gov.

You may find PEBB's existing laws in chapter 41.05 of the Revised Code of Washington (RCW), and rules in chapters 182-04, 182-08, 182-12, 182-13, and 182-16 of the Washington Administrative Code (WAC) online at slc.leg.wa.gov.

Legislature expands access to PEBB coverage

The 2007 Legislature passed bills that expand access to PEBB coverage for certain groups. Governor Gregoire has signed these bills into law.

Bill number	Brief description	Laws' effective date
Substitute House Bill (SHB) 1417	Applies to the spouse and dependent children of a Washington State Patrol Retirement System member who dies from injuries sustained in the course of employment. Eligible survivors receive premium reimbursements if they choose to continue PEBB coverage after the member's death.	July 22, 2007
House Bill (HB) 1644	Part-time academic employees of community and technical colleges who meet initial criteria can continue benefits if they work at least two quarters of an academic year with an average workload of half-time or more over a period of three academic quarters. Benefits cease if criteria is not met.	July 22, 2007
Substitute Senate Bill (SSB) 5336	Directs the PEBB program to recognize certificates of same-sex domestic partnership issued by the Secretary of State's office to fulfill eligibility criteria for an employee to add a qualified domestic partner. Employees will still need to complete a <i>Declaration of Tax Status</i> form.	July 22, 2007
Senate Bill (SB) 5640	Allows tribal governments to apply to purchase PEBB benefits for their employees. This is similar to coverage available to K-12 school districts and certain employer groups (such as cities, water districts, and ports).	January 1, 2009
Engrossed Second Substitute Senate Bill (E2SSB) 5930	Expands PEBB eligibility for unmarried children up to age 25. This includes non-student children ages 20-24, and students age 24. Except for children with disabilities (of any age) and students ages 20-23, all other children ages 20-24 who choose PEBB coverage must pay the full cost.	January 1, 2009

In the coming months, we will provide more information on these changes in future enrollee communications and online at www.pebb.hca.wa.gov. You may also read these bills online at <http://apps.leg.wa.gov/billinfo>.

You're eligible for a state pension—but do you qualify for PEBB retiree coverage after you leave state employment?

If you're an employee in a Department of Retirement Systems' (DRS) retirement plan, you may qualify to receive a state pension after five years' of state service. But if you leave your job before you're eligible to receive a retirement benefit, you may **not** qualify for PEBB retiree health coverage.

Here's an example

Note: *This example does not necessarily apply to employees in other retirement systems.*

Gayle is a member of Public Employees Retirement System (PERS) 2 and has worked full-time for a state agency for six years with no break in service. At age 55, she'd like to leave state service to work part-time at a local plant

nursery. The nursery doesn't offer health coverage, so she asks her state agency's payroll office about continuing her PEBB health coverage as a retiree after she leaves state service.

When she leaves her job, Gayle will qualify for a state pension when she reaches age 65, but will **not** qualify for PEBB retiree health coverage.

To qualify for PEBB retiree health coverage, she would have to:

- Immediately receive a monthly retirement allowance; or
- Take a lump-sum payment because the monthly allowance is less than the minimum amount determined by the Department of Retirement Systems (DRS).

Although Gayle can't enroll in PEBB retiree health coverage, she may continue her PEBB health coverage temporarily by enrolling in Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage for 18 months after she leaves state service.

Note: Employees who qualify for retirement less than 18 months after terminating their employment may use COBRA as a "bridge" between their employer-sponsored coverage and their retiree coverage.



For more information

To find out more about your retirement plan's requirements for a retirement benefit, visit the DRS Web site at www.drs.wa.gov or your higher-education institution's benefits office.

Got other health insurance?

You can waive your PEBB medical coverage

If you have access to comprehensive group health insurance through your spouse's or domestic partner's employer, did you know you can save money by waiving your PEBB medical coverage? If you waive medical coverage for yourself, PEBB will also waive medical coverage for your family members.

You cannot waive dental coverage for yourself, even if you have other dental insurance available to you. However, you may waive PEBB dental coverage for any or all of your eligible family members.

How do I waive my PEBB coverage?

To waive your PEBB medical coverage, complete an *Employee Enrollment/Change* form, found at www.pebb.hca.wa.gov or through your personnel, payroll, or benefits office.

Making changes? Let your employer know

Whether you're changing your address, name, or family status, keep your personnel, payroll, or benefits office in the loop. They can update this information in the state systems to make sure you'll continue to receive employment and benefit information, and adjust your PEBB premium if necessary.

You may make some changes (such as adding or removing a dependent from your coverage) only in certain situations. In these cases below, check with your personnel, payroll, or benefits office within 60 days of the change—you may need to complete forms.



If you're reporting this change...	Then complete and return this to your personnel, payroll, or benefits office	Other information you should know
Address change	Check with your personnel, payroll, or benefits office for instructions.	If your medical plan is not available in your new area, or if a new medical plan is available to you, you can change plans. Also contact the U.S. Postal Service to change your address.
Name change	Check with your personnel, payroll, or benefits office for instructions.	
Adding a spouse or qualified domestic partner	<ul style="list-style-type: none"> • <i>Employee Enrollment/Change form</i> • <i>Declaration of Marriage or Qualified Domestic Partnership form</i> 	Your premium will increase. See "Compare plan costs" at PEBB's Web site at www.pebb.hca.wa.gov . You may also wish to review and update your life insurance coverage and beneficiary designation.
Adding a child under age 20	<i>Employee Enrollment/Change form</i>	If you don't already cover other children on your account, your premium will increase.
Adding a child age 20 - 23	<ul style="list-style-type: none"> • <i>Employee Enrollment/Change form</i> • <i>Student Certification/Change form</i> 	If you don't already cover other children on your account, your premium will increase.
Removing a spouse or qualified domestic partner	<i>Employee Enrollment/Change form</i>	Your premium will decrease. If divorcing, you must disenroll your spouse at the time of divorce, even if your divorce agreement states you must provide health insurance to him or her. However, your former spouse (or domestic partner) may qualify to continue PEBB coverage temporarily under his or her own account. PEBB rules limit premium refunds to three months. You may also wish to review and update your life insurance coverage and beneficiary designation.

Maximize your preventive care benefits to minimize your health risks

You've taken a health risk assessment (HRA), and it recommends steps you can take to improve your health. So where can you go to monitor your health or get advice about starting a new activity? Look no further than your primary care provider (PCP)—such as your doctor or nurse—for a checkup!

You should share your HRA results with your PCP, and discuss any health goals you want to achieve. Whether you want to lose weight, reduce stress, or increase physical activity, your

PCP can review your health history and recommend ways to get started. Best of all, your medical plan covers these preventive care checkups at no cost to you!

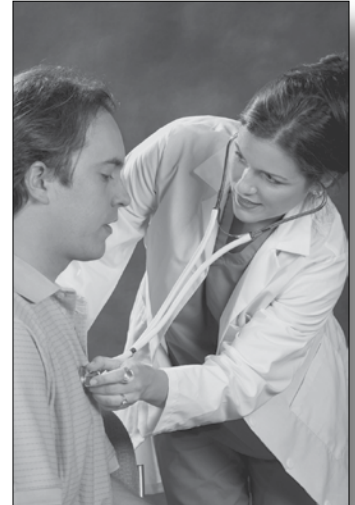
If you haven't taken an HRA, scheduling a checkup with your PCP can help you learn more about your health to report and track on an HRA. For example, your health plan's HRA **may** ask for your:

- Weight
- Blood pressure
- Total cholesterol

- LDL level (low-density lipoprotein, or "bad" cholesterol)

If you don't know these numbers, your PCP can collect this information during your checkup and explain what they mean. Then you can track your numbers when you take your health plan's HRA each year.

You can also ask your PCP about other screenings you should have, such as mammograms and immunizations, to monitor your health and keep you well.



To get started, check with your health plan's certificate of coverage or call your plan directly to find out which preventive care services and treatments they cover.

Thinking about retirement? Check your financial readiness

Your retirement should be a time of relaxation and peace of mind, to focus on what's important to you. Part of that peace of mind is knowing that you have the health coverage you need, and are financially prepared when you retire.

Will you qualify for PEBB retiree health coverage?

Even if you qualify to receive a state pension, you may not qualify for PEBB retiree health coverage. (See top article on page 3.)

Your health coverage premiums will increase

When you leave state service, your employer will no longer pay its share of your monthly premium. This means your premium will increase—how much depends on:

- Whether you qualify for Medicare.
- The health plan you choose when you retire.
- The family members enrolled on your account.

If you qualify for Medicare, you **must** enroll in Part A and Part B to keep PEBB coverage. When you enroll in Medicare, notify us and we will lower your monthly premium. This is because Medicare will pay for your covered services first, leaving less for your medical plan to pay.

You can find the 2007 retiree premiums online at www.pebb.hca.wa.gov by selecting "Compare plan costs."

For more information

To find more about state retirement planning, visit your higher-education institution's benefits office or the Department of Retirement Systems' (DRS) Web site at

www.drs.wa.gov.

From there, select the "Retirement Planning" link. You can find:

- Questions and answers about retirement planning.
- A retirement planning checklist.
- DRS's retirement planning workshops and seminars schedule.

Verify your account online, anytime

Ever need to check a family member's PEBB coverage, or verify your own coverage during a doctor's visit or trip to the pharmacy? You can do it online—anytime—at www.pebb.hca.wa.gov by choosing "Verify my coverage."

What does this Web site show?

After you log in with your last name, last four digits of your social security number, and date of birth, the site shows your:

- County of residence.
- Medical plan and monthly premium.
- Dental plan and dental premium (if enrolled).
- Enrollment date in your plan(s).
- Family members who have enrolled in or waived PEBB coverage.

What if my doctor or pharmacist doesn't have Internet access?

To verify your or your family member's enrollment, the doctor or pharmacist can either:

- Call your medical or dental plan's customer service number during business hours.
- Call the PEBB program's 24-hour, self-service line at 1-800-335-1062.

Both options require the subscriber's 9-digit social security number to get information.



*To obtain this document in another format, call our Americans with Disabilities Act (ADA) Coordinator at 360-923-2805.
TTY users (deaf, hard of hearing, or speech impaired), call 360-923-2701 or toll-free 1-888-923-5622.*